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REPORT OF THE EXPERT MEETING ON MAINSTREAMING GENDER IN ORDER TO PROMOTE OPPORTUNITIES

Held at the Palais des Nations, Geneva
14 to 16 November 2001

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Chapter I

OUTCOME OF THE EXPERT MEETING

1. Gender mainstreaming involves bringing the contribution, perspectives and priorities of both women and men to the centre of attention in the development arena in order to inform the design, implementation and outcomes of policies and programmes. It is a critical strategy not only in the pursuit of gender equality – a development goal in its own right – but also in the achievement of other development goals, including economic ones. Indeed, overlooking relevant gender factors in macroeconomic policies and institutions can undermine the successful outcome of those very same policies and institutions.

2. It was in this spirit – and in line with the 1995 Beijing Platform for Action, ECOSOC agreed conclusions 1997/17 of 1997, and the twenty-third special session of the General Assembly in 2000 – that the Expert Meeting on Mainstreaming Gender to Promote Opportunities proceeded.

3. The Expert Meeting identified the following policy options/recommendations for consideration by the Commission on Enterprise, Business Facilitation and Development, and requested that they also be brought to the attention of the Commission on Trade in Goods and Services, and Commodities and the Commission on Investment, Technology and Related Finance Issues.

A. Mainstreaming gender in the area of commodities

Policy options/recommendations addressed to governments

4. Governments should review laws, policies and administrative practices, including customary and traditional laws, to ensure equal access to land ownership, right to property and earnings, and credit in rural areas.

5. Governments should undertake proactive policies aimed at encouraging the creation of cooperatives and enterprises for women in order to facilitate their access to information, communication, technologies and trading networks.

6. Along with supporting gender-sensitive regular agricultural extension programmes, Governments should also initiate and support activities aimed at providing business support services, such as marketing and business planning, for women. Governments, via dialogue/guidelines/policy making, should ensure that gender aspects are included in extension services of both the public and the private sectors.

Recommendations addressed to the international community and UNCTAD

7. The international community should design and implement technical and financial assistance programmes with genuine consultations with local and national representatives of women's organizations.

8. The international community should increase efforts for adequate development assistance and strengthen the resources of the Common Fund for Commodities (CFC) to improve commodity development measures and support women in their activities.

9. UNCTAD should support women in the production and commercialization of high value added products in non-traditional export sectors such as production of fresh fruits and vegetables. In this respect, UNCTAD in cooperation with ITC should help countries organize national training workshops that will assist women producers to acquire expertise in achieving quality standards in each market segment in the importing country.

10. UNCTAD should liaise with national, regional and international organizations to promote thematic workshops of interest to women in the commodity sector across countries and other capacity building, including technical assistance programmes.

11. UNCTAD should seek ways and means to explore the potential and opportunities offered by the agro-tourism sector for rural women as a new way of doing business in rural areas.

12. UNCTAD should explore, in collaboration with relevant international organizations, the possibility for women to take advantage of biodiversity in developing countries and to have access to protection of intellectual property rights (IPR), for example with regard to forest products, methods and techniques of commodity processing and preservation, as well as other resources available.

B. Mainstreaming gender in trade in services

Policy options/recommendations addressed to Governments

13. Women's differentiated contribution to society and to the national and the international economy, particularly in all the service sectors, should be accounted for by better collection, classification and analysis of statistics and qualitative data to grasp the special characteristics of women's work in services, with market value or not, as well as the interlinkages generated in other sectors. This is the basis for appropriate tools to formulate adequate policies for social and gender equity in services.

14. The competitive profile of women in terms of skills should be improved by implementing direct programmes and by encouraging voluntary targeted actions by the business community in order to promote productivity in services as well as negotiating skills.

15. In the area of multilateral and regional negotiations, particular attention needs to be paid to the service sectors where women have a demonstrated capacity to supply services through the four modes of supply, namely transborder movement of services, consumer movement, establishment and investment, and movement of natural persons (for example, in such areas as health services, education services, and cultural and recreational services).

16. The participation of women in policy and decision making should be enhanced by improving their competencies/skills in leadership related to trade in services.

17. Policy-oriented studies on gender impacts of liberalization of the services sector need to be conducted, in cooperation with UNCTAD.

Recommendations addressed to the international community and UNCTAD

18. In order to increase the quality of service provision in some sectors, as well as improve the livelihoods of women providing services, it could be necessary for trade liberalization of services to be accompanied by appropriate international standards for business and professional qualifications and conduct. This would include, for instance, adoption of various ethic codes for recruitment or recognition of professional qualifications and competencies.

19. A methodology of sex-disaggregated data identification and ensuing collection of suitable information in the services sector needs to be designed and implemented, distinguishing trade and foreign owned activities wherever possible.

20. Transparency in the area of access to information at all levels should be enhanced.

C. Mainstreaming gender in FDI policy

Policy options/recommendations addressed to Governments

21. With respect to promoting gender equality, Governments should:

(a) Collect sex-disaggregated data on employment, wages, etc., which could assist policy makers in assessing the gender-differentiated impact of FDI;

(b) Assess FDI policies as they impact on gender equality; this includes looking at education, on-the-job training facilities and transfer of knowledge and technology;

(c) Examine gender-specific conditions in selected FDI-intensive industries and sectors;

22. With respect to promoting macro-economic and development goals, Governments should:

(a) Screen FDI flows for consistency with macroeconomic and development goals, including gender equality;

(b) Take into account the gender impact when designing FDI targeting programmes and strategies geared to attracting FDI into particular sectors and industries;

(c) Assess the gender implications of an "over-dependency" on exports;

(d) Promote gender-sensitivity and social responsibility of the private sector, in cooperation with the business community.

Recommendations addressed to the international community and UNCTAD

23. The international community and UNCTAD should:

(a) Collect and publicize best practice examples from different industries and countries that relate to employment equality (including recruitment, training, promotion and working conditions) in TNCs, especially in export processing/free trade zones;

24. UNCTAD should:

(a) Integrate a gender perspective into all analysis and research, as well as in the advisory services related to FDI and its impact on host economies;

(b) Examine TNC subcontracting approaches in terms of the effects on supplier firms and the informal sector.

D. Mainstreaming gender in enterprise development

Policy options/recommendations addressed to governments

25. Governments should:

(a) Review and adapt laws and commercial regulations to enhance women's access to ownership and use of economic resources;

(b) Ensure that domestic financial institutions reach the underserved segment of women entrepreneurs by:

(i) Encouraging banks to report on the composition of their loan portfolios by size of enterprise and by sex;

(ii) Offering special credit lines for women entrepreneurs;

(iii) Providing both financial and non-financial services to women entrepreneurs by entering into partnerships with qualified business development service providers.

(c) Support the creation of national networks of women entrepreneurs and business associations.

Recommendations addressed to the international community and UNCTAD

26. The international community should:

(a) Improve women's access to finance through partnerships between international organizations, for example Women's World Banking, and women's business associations to increase the awareness of how financial innovations can remove barriers to finance;

(b) Promote training and mentoring programmes for bank management and staff in order to sensitize them to the needs of women entrepreneurs and the potential benefits of reaching this underserved market;

(c) Provide training through qualified business development service providers to improve the management and financial skills of women entrepreneurs so that they can effectively negotiate with creditors and investors;

(d) Establish within the Committee of Donor Agencies for Small and Medium-sized Enterprise Development a working group on women entrepreneurs in order to coordinate their approaches and develop best practices in their programmes serving women entrepreneurs.

27. UNCTAD, in cooperation with other international organizations, should:

(a) Promote regional networks of women entrepreneurs and business associations;

(b) Contribute to improving the coherence of policies and strategies, as well as other links, between enterprise development programmes of UN agencies;

(c) Together with ITU, study the feasibility of a cybermarket for women entrepreneurs and special training in e-commerce.

E. Mainstreaming gender in ICT policy

Policy options/recommendations addressed to Governments

28. Recognizing the public goods nature of knowledge and the Internet, Governments should ensure rapid, equitable and affordable access to the Internet and ICT for women by taking all appropriate measures such as:

(a) Establishing an appropriate infrastructure (through telecentres, Internet cafes, etc.) in order to facilitate women's access to the Internet;

(b) Providing computers and telecommunications at affordable prices to low-income families and specifically women entrepreneurs, as demonstrated by countries such as Pakistan;

(c) Involving local governments (in addition to the national Government) in reaching out to rural communities;

(d) Creating broad awareness raising programmes using mass media and targeting rural areas;

(e) Offering computer and language skills training specifically targeted at women; focusing on distance education at home or community centres; and offering training courses to women in telecentres at low cost;

(f) Training women in the methods and scope of setting up e-businesses and developing e-commerce;

(g) Promoting the capacity of women as managers and owners of telecentres;

(h) Introducing the appropriate language courses in primary schools;

(i) Providing Internet databases in local languages;

(j) Creating public-private partnerships to facilitate access via the Internet to foreign markets and potential business partners for women entrepreneurs.

29. They should enhance the number of women in the IT industry by:

(a) Increasing the enrolment of female students in ICT-related courses through specific promotion campaigns and scholarships;

(b) Ensuring the participation of women in the design and development of new technologies;

(c) Ensuring the representation of women in ICT policy making bodies.

30. They should support organizations and grassroot groups involved in assisting women with access and usage of the Internet and ICT.

Recommendations addressed to the international community and UNCTAD

31. The international community and UNCTAD should as a matter of urgency:

(a) Mainstream gender in their overall work on ICT and e-commerce;

(b) Promote ways in which ICT and e-commerce can create new economic opportunities for women and thus contribute towards increasing the competitiveness of developing countries;

(c) Identify gender-specific opportunities of the digital economy through analytical and case study-based work, including on such issues as: (i) the level of employment provided to women in ICT-related services sectors; (ii) the extent to which these sectors are involved in export; and (iii) the type of employment foreign firms provide in these services sectors, from a gender perspective;

(d) Collaborate with Governments and the private sector to incorporate the findings from their analytical work into policy dialogue and decision making;

(e) Develop programmes to facilitate women's access and use of ICT and e-commerce tools, specifically through transfer of technology and competitive scholarships;

(f) Promote ways to facilitate women's access to information and the use of ICT in local Government development, and the establishment of information management systems.

32. The Commission on Science and Technology for Development should formulate guidelines on increasing the participation of women in IT during the course of its work on its new substantive theme: Technology development and capacity building for competitiveness in a digital economy.

Chapter II

CHAIRPERSON'S SUMMARY

33. Opening the Expert Meeting, the Secretary-General of UNCTAD emphasized actions and strategies for promoting opportunities for women. These should be constantly determined within the context of people's personal lives. Inequalities between the sexes persisted in all countries with regard to both paid work and the distribution of household tasks. These and other forms of exploitation were also a cause of continuing underdevelopment. In reviewing economic opportunities for developing countries, therefore, it was important to recognize and accept the responsibility for identifying persistent gender inequalities in all their forms.

34. The representative of the Office of the Special Advisor on Gender Issues of the United Nations emphasized that gender mainstreaming was now well established as a global strategy for promoting gender equality. At the same time, simply increasing the numbers of women in the workforce was not a sufficient goal in itself, and gender mainstreaming had to be seen as an important process in achieving developmental goals at large, including economic goals: gender mainstreaming in macroeconomics and trade policies should be promoted not only because it was a matter of equality and human rights but also because it provided an important means of ensuring that the goals of macro-economic and trade policies and programmes were achieved. In short, gender mainstreaming simply made good economic sense.

35. The representative of IDRC, Canada, pointed out that, while it was now well understood that promoting gender equality was imperative from the human rights, poverty reduction and human development perspectives, the conceptual basis for gender perspectives in trade, competitiveness and enterprise development policy was sometimes not as clear. One reason for considering the gender dimension in relation to international trade was to ensure that efforts to improve general and sector-specific competitiveness were not hampered by the underestimation of women's contribution and consequent underinvestment in women's capabilities and underresourcing of women's activities. Another was to ensure that trade-related gains (and costs) were equitably shared.

A. Mainstreaming gender in FDI policy

36. The informal discussions were opened with a presentation prepared by the UNCTAD secretariat for the Expert Meeting on mainstreaming gender in the area of foreign direct investment (FDI). The key points in this presentation were the role of exports and FDI in the world economy, the role of employment related to FDI, and the gender dimension.

37. Several experts illustrated these key issues by describing specific experiences. For example, in Gambia during the 1980s, economic diversification had been largely led by foreign investment. Through channelling more FDI into export-oriented growing sectors, it was anticipated that women could be better enabled to take advantage of employment opportunities. For this purpose, specific targeted policies had been adopted on priority sectors

to attract FDI. However, despite low entry barriers, various financial and non-financial constraints still hampered the ability of women to reap the benefits from FDI.

38. In the State of New Jersey in the United States, FDI and business policy were designed to be gender-responsive not only to enhance FDI but also to improve the overall economic competitiveness of the State: special support services for women-owned businesses were provided by the Department of Commerce. The Office of Small Business guaranteed that small, women-owned and minority-owned enterprises were equitably represented throughout New Jersey's business landscape. A New Jersey State law fixed a goal of 3 per cent of all State contracts to be set aside for women-owned businesses. The targeting of FDI at research activities focused on products and services specific to women was also being considered, since for New Jersey FDI in R&D activities was significant.

39. The example of El Salvador illustrated the potential gender-related implications of export promotion policies based on EPZ incentives. In the 1970s, the Government had introduced legislation to promote FDI and national investment in export-oriented manufacturing activities, which had resulted in export diversification, access to new technology, and the development of local industrial zones around which other service providers settled. Women particularly benefited from the employment opportunities, with a share of about 80 per cent of new jobs, although that share had declined during the past five years to 70 per cent. It was noted that all of the free zones provided for the training and support of women, including recognition of their human rights.

40. In Malaysia, the Ministry of Women had undertaken the compilation of gender-disaggregated statistics in every Ministry. While the non-neutrality of FDI flows needed to be taken into account, depending on the sector that received the investment, the impact of FDI policy on gender goals as well as its impact on other development goals needed to be analysed.

41. In general, experts noted that the impact of FDI was not gender-neutral – since FDI flows could fall into sectors dominated either by women or men – and two aspects could be distinguished with respect to why gender was important in FDI policy: first, the implications of mainstreaming gender into FDI for the promotion of gender equality as an end in itself; and second, the implications of mainstreaming gender into FDI for the achievement of macroeconomic goals, which might include its contribution to an economic environment conducive to attracting investments.

42. In the context of the first aspect, experts observed that a gender perspective would require looking at the sectoral and industrial composition of FDI, as well as labour practices and standards of TNCs, in order to gauge their impact on gender equality. Employment patterns (both direct and indirect in subcontracting arrangements), wage differentials and women's workers' rights would be among the concerns.

43. In the context of the second aspect, it would be necessary to ensure that FDI, as a policy tool, was consistent with the Government's overall economic and development goals.

Concerns flagged by experts included the gender dimensions of TNC policies in the areas of linkage creation and outsourcing, technology transfer and training, and how these contributed to productivity, competitiveness and improved aggregate supply response of the economy. Performance criteria to ensure that FDI was consistent with macroeconomic and developmental goals could be considered. Where EPZs were significant, the gender implications of an "over-dependency" on exports could also be assessed.

44. It was emphasized that improving the availability of gender-disaggregated statistics would be a prerequisite for the design of gender-responsive policy measures for FDI. Furthermore, best practices case studies could also help to disseminate information on successful strategies and measures in order to study their possible applicability in other regions and for replication purposes.

B. Mainstreaming gender in commodities trade

45. With regard to mainstreaming gender in the area of commodities, participants recognized that the agricultural sector was the sector where women were most widely involved, particularly as small producers and traders, especially in least developed countries (LDCs). According to some estimates, women in poorer countries constituted the major agricultural workforce and produced 80 per cent of food products. Many of the skills required for production and processing of high-value products were possessed by women, and they should be enabled to reap corresponding benefits.

46. However, in spite of being organized among themselves, they were not sufficiently represented at the decision-making levels, for instance. As a result, participants in the Expert Meeting discussed the possibility of initiating laws and policies aimed at ensuring and/or enhancing the full and integrated participation of women in the global economy, recognizing the contributions already made, particularly in the commodities sector. The experts emphasized that the potential for women to continue to contribute to this specific sector could be fully and significantly realized through policies that would enable women to have equal access to land ownership, capital resources (including earnings), and credit facilities. In addition, the need was underlined to encourage and support the creation of cooperatives and enterprises for women in order to facilitate their access to new technologies and trading networks. Participants also expressed their concern regarding the gap between countries in mainstreaming gender at the economic, social and cultural levels. It was pointed out that Governments could generate a consensus across countries on the gender dimensions in fighting poverty in rural areas, for instance, given the high proportion of women involved in the agricultural sector.

47. Other possible gender-responsive measures could aim at supporting women in the production and commercialization of products of interest to poorer countries, organizing national training workshops that would assist women producers to meet quality standards in importing countries, and promoting thematic workshops of interest to women in the commodity sector. UNCTAD could play a role in these areas. Participants also discussed

ways and means to explore the potential and opportunities offered by the agro-tourism sector for rural women as a new way of doing business. The possibility for women to take advantage of biodiversity in developing countries and to have access to protection of intellectual property rights (IPR), for example with regard to forest products and methods and techniques of commodity processing and preservation, was also emphasized.

48. With regard to resources devoted to activities aimed at upgrading skills in areas where women had a comparative advantage, participants stressed the importance of the international community designing and implementing technical and financial assistance programmes through meaningful consultations with representatives of women's organizations. Participants encouraged the international community to increase its efforts to provide adequate development assistance and to strengthen the resources of the Common Fund for Commodities (CFC) to improve commodity development measures and support women in their activities.

C. Mainstreaming gender in trade in services

49. It was recognized that the service sector was not only the largest contributor to increases in GDP and employment globally, but it also presented enhanced opportunities for women and consequently enhanced means to achieve development goals. The service sector had traditionally been a vehicle of integration of women into the productive system. However, gains from such improved integration had, to date, been ambiguous at best, as integration had been generally premised on women's low labour costs, their inadequate education and the absence of a proper framework guaranteeing their employment rights.

50. It was noted that, in the face of market liberalization for services, both internally and externally, women had been exposed both to market instability caused by, for instance, shifts in competitiveness and comparative advantage and, most importantly, to risks that were women-specific. In order to avoid such risks for women, it was considered a necessity for policymakers, especially those dealing with negotiations on multilateral and regional trade agreements in WTO and other regional fora, to address gender issues in a systematic way. It was also stated that, as liberalization of services started at the national level, national authorities were best placed to carry this concern into all levels of policy-making.

51. Several examples demonstrating women-specific risks of liberalization of services were mentioned in connection with health services and tourism. In the former, nurses faced unfair practices when recruited in foreign countries, which clearly demonstrated the imbalance between the process of liberalization and the accompanying framework guiding, for instance, codes for recruitment and standardization. As a consequence, it was emphasized that women bore heavy social and economic costs, which could also negatively affect the quality of provision of particular services. For example, waves of migration of nurses from one place to another usually affected the quality of health service provision in both the service-exporting and the service-importing countries.

52. With respect to tourism, it was noted that this sector was perceived to be male-dominated, and the services provided by women were not economically and socially recognized and valued. In other words, the invisibility of women and the tourist services they engaged in was why women had been unable to fully capture the opportunities offered by the development of the tourism sector. It was also why the potential contribution of tourism in some countries had remained unrealized.

53. Experts agreed on the necessity of pursuing well-targeted government policies, both nationally and internationally, in order better to ensure that the costs, benefits, opportunities and risks in the services sector were equally shared by women and men. However, they noted that such policies would not meet their objectives if not supported by better sex-disaggregated statistics and policy-oriented gender studies. This applied equally to all service sectors, and the problem was aggravated by the fact that the methodology used for service statistics was still not complete. The need for increased participation by women in policy and decision making was also recognized.

54. Finally, it was recognized that government policies should take account of women not only as service providers but also as service consumers, as the provision of some services, especially those targeted at women, could play a major role in raising the productivity and capacity of women as contributors.

D. Mainstreaming gender in ICT policy

55. Experts recognized the key role of new information and communication technologies (ICTs) in driving the global economy: ICTs reached many people, had a wide geographical coverage, and were efficient in terms of time and cost. ICTs facilitated access to markets, commercial information, new processing technologies and knowledge. However, despite their great potential for development, only persons who could afford them would benefit, while the poor risked being margin. lized. Given that women made up a substantial portion of low-income groups, any strategy to increase their participation in the digital economy would increase national capacity and help raise the national standard of living.

56. Experts also noted that the gender digital divide was greater in countries where women had less access to education than men and in those countries that did not promote an open and public role for women. Policies were needed to enhance formal employment in the digital economy for women and the use of ICT by women. In the Philippines, for example, female employment in IT-enabled services was high: women represented 60 per cent of the labour working in call centres, 70 per cent in shared financial services, and 50-62 per cent in software development services.

57. A number of other examples were provided from countries having addressed these issues. For example, the Government of Pakistan was launching an ambitious programme aimed at promoting and disseminating IT-related education and career opportunities among women. The project activities included IT-related basic and professional training for women

and girls. Public-private partnerships were encouraged, and communities were mobilized to give them ownership of some of the projects, such as telemedicine or Internet cafes for women.

58. The potential role for e-commerce and ICT in poverty reduction in South Africa was discussed. The advantages for small enterprises using the Internet included the possibility of obtaining sales and production information, accessing savings and credit facilities, placing and obtaining orders and making payments. E-commerce was particularly important for the development of small, medium and micro-enterprises, as it had the potential to break the poverty cycle through its ability to correct unequal access to information.

59. In South Africa, where 72 per cent of the poor lived in rural areas, with a large majority of women, policies to support e-commerce for rural women, such as deployment of telecentres, would be particularly relevant.

60. Telecentres must, however, be appropriately funded to improve their services and ensure sustainability, and access to existing and expanding infrastructure required skills in the basic use of computers and ICTs in general. Without access to training and to the formal financial system, the Internet would remain inaccessible to relatively high numbers of illiterate women in rural areas, in particular in Africa. In this context, experts noted that knowledge and the Internet were global public goods, and government intervention to ensure their availability and affordability, as well as the development of appropriate technology, in particular for poor rural women, could therefore be justified. Examples were also given of rural female entrepreneurs in Peru who, despite low-level education, had been successful in using the Internet to find new customers and sell their products.

61. The expert from Tunisia emphasized the importance of ICTs for creating jobs for future generations. His country had adopted an ITC awareness-raising programme for young people. Appropriate training programmes were being established to assist them in finding employment related to ICTs. In order to help families and women, heavily subsidized computers and cheap Internet access were being provided to low-income families. Awareness-raising programmes had also been carried out in Pakistan through large-scale seminars and interactive television programmes.

62. During the discussions, a number of possible research topics were identified by the experts. The structure of employment of ICT-related sectors could be studied from a gender perspective. For example, what level of employment was created for women, and was there upward mobility? If not, there might be a need for training and greater sensitization of employers to support career opportunities for women. Also, sex-disaggregated data were needed, including sector and employment data broken down by markets and enterprise ownership. Other research could focus on the question of how differential access and capacities for leveraging new ICTs between women and men would impact on a country's competitiveness, the composition and efficacy of trade and FDI, and its desired development/growth path, and what private or public interventions had proven useful in this context.

E. Mainstreaming gender in enterprise development

63. Recognizing that women entrepreneurs faced greater obstacles than their male counterparts, particularly in accessing finance and information technologies, which were essential for the growth and survival of their enterprises in a global economy, the experts discussed the situation of women entrepreneurs.

64. The secretariat's presentation on UNCTAD's work first described a project on enhancing women's entrepreneurship in LDCs where - based on data gathered from 428 women's enterprises in nine LDCs, and in close alliance with some 600 stakeholders, including partners in the UN system, such as ILO, the International Trade Centre, UNIDO, the Economic Commission for Europe, and civil society – policy recommendations had been developed and presented in various international fora.

65. With regard to the specific situation of women's entrepreneurship in LDCs, there was potential for success also on the international market, but this potential remained largely untapped. In the world of small and medium-sized enterprises that employed between 60 and 70 per cent of the world's labour force, women's enterprises remained the most isolated and the smallest of the small. Women entrepreneurs generally lacked access to the finance (credit and equity) needed to expand their businesses. For example, at the global level women had access to only three per cent of bank loans. The preferred customers of commercial banks were government and large enterprises and their cronies. In some countries, there were still legal barriers or commercial practices based on traditions that prevented women from owning and using economic resources or economic instruments such as contracts. Since most banks required collateral, and many women did not have it, traditional banks had excluded women, even though their record in micro-lending showed they had excellent repayment rates.

66. UNCTAD research on financial innovation showed that solutions were at hand provided there was a commitment on the part of Governments and their respective financial sectors to apply them. In some developed countries, such solutions had been achieved through various programmes such as dedicated loan guarantee programmes, dedicated credit lines, dedicated equity schemes, tax incentives for lenders and investors to provide funding for women, programmes to inform loan officers of the needs of women entrepreneurs, and mandatory reporting by banks on the composition of their loan portfolios by size of enterprise and by gender. Such programmes had been launched both in the United States and in Europe, as well as in developing countries. For example, in India the Small Industries Development Bank had been established, and in Turkey the Halkbank had special credit windows for women entrepreneurs. In Thailand, women entrepreneurs were not required to provide collateral, and there were special tax measures for SMEs, as well as accelerated depreciation for financing information technology expenditures. Many banks had also entered partnerships with business development service providers to assist women in improving their management and financial skills. It was suggested that both financial services and business services should be extended more readily to start-ups.

67. The necessity of networking by women entrepreneurs in business associations and in international fora was emphasized in order that women entrepreneurs could access information on best practices and also lobby their Governments to press for change. In this respect the United Nations could provide much needed visibility. As an example, an expert from the United Nations Economic Commission for Europe (ECE) described the establishment of the Advisory Service on Gender and Economy in January 2001 with a focus on countries with economies in transition. The Service's three key areas were gender and microeconomic policies, women's entrepreneurship, and gender and ICTs. The first ECE Forum on Women Entrepreneurs had focused on best practices in developing one's own business, including the role and benefits of networking at all levels, as well as questions of access to new markets and communication technologies. Building networks among women entrepreneurs was critical for acquiring information and know-how, contacts and the creation of public awareness, and were part of the process of creating women's business associations in countries with economies in transition, which had been started early in the 1990s with the objectives of providing training, facilitating access to markets and financing, and contributing to good governance.

F. Recommendations

68. During the debate, the experts made specific recommendations to Governments, the international community and UNCTAD. These are set out in the outcome of the Meeting (see chapter I above).

Chapter III

ORGANIZATIONAL MATTERS

A. Convening of the Expert Meeting

69. The Expert Meeting on Mainstreaming Gender in order to Promote Opportunities was held at the Palais des Nations, Geneva, from 14 to 16 November 2001.

B. Election of officers

(Agenda item 1)

70. At its opening meeting, the Expert Meeting elected the following officers to serve on its bureau:

Chairperson: Ms. Toby Melissa Collas Monsod (Philippines)

Vice-Chairperson-cum- Rapporteur: Ms. Unni Rambøll (Norway)

C. Adoption of the agenda and organization of work

(Agenda item 2)

71. At the same meeting, the Expert Meeting adopted the provisional agenda circulated in document TD/B/COM.3/EM.14/1. The agenda for the Meeting was thus as follows:

1. Election of officers
2. Adoption of the agenda and organization of work
3. Mainstreaming gender in order to promote opportunities
4. Adoption of the outcome of the Meeting

D. Documentation

72. For its consideration of the substantive agenda item, the Expert Meeting had before it an issues paper prepared by the UNCTAD secretariat entitled: "Mainstreaming gender in order to promote opportunities" (TD/B/COM.3/EM.14/2).

E. Adoption of the outcome of the Meeting

(Agenda item 4)

73. At its closing meeting, the Expert Meeting authorized the Rapporteur to prepare the final report of the Meeting under the authority of the Chairperson.

Annex

ATTENDANCE *

1. Experts from the following States members of UNCTAD attended the Meeting:

Antigua and Barbuda
Bangladesh
Belarus
Belgium
Benin
Bhutan
Burkina Faso
Cameroon
Chile
Comoros
Costa Rica
Czech Republic
Denmark
Ecuador
Egypt
El Salvador
Ethiopia
Finland
France
Gambia
Germany
Ghana
Guinea-Bissau
Honduras
India
Indonesia
Israel
Italy
Kazakhstan
Kenya
Lesotho
Madagascar
Malaysia
Mali
Mauritius
Mexico
Morocco
Nepal
Norway
Pakistan
Panama
Peru
Philippines
Russian Federation
Spain
Sweden
Switzerland
Syrian Arab Republic
Thailand
Tunisia
Turkey
United Kingdom of Great Britain and Northern Ireland
United States of America
Zambia
Zimbabwe

* For the list of participants, see TD/B/COM.3/EM.14/INF.1.

2. The following intergovernmental organizations were represented at the Meeting:

African Development Bank
Common Fund for Commodities

3. The following specialized agencies and related organizations were represented at the Meeting:

International Labour Organization
Food and Agriculture Organization of the United Nations
International Telecommunication Union
World Intellectual Property Organization
World Trade Organization

4. The Economic Commission for Europe, the Department for Economic and Social Affairs and the Office of the High Commissioner for Human Rights were represented at the Meeting.

5. The International Trade Centre UNCTAD/WTO was represented at the Meeting.

6. The following non-governmental organizations were represented at the Meeting:

General Category

Exchange and Cooperation Centre for Latin America International
International Confederation of Free Trade Unions

Special Category

International Council of Nurses
International Federation of University Women

7. The following panellists attended the Meeting:

Ms. Renate D. Bloem, President, Conference of Non-Governmental Organizations in Consultative Relationship with the Palais des Nations, Geneva, Switzerland
Ms. Susan Joekes, Senior Program Specialist-Economics, IDRC Trade, Employment and Competitiveness Program Initiative, Ottawa, Canada
Ms. Leyla Khaïat, Présidente, Les femmes chefs d'entreprises mondiales (FCEM), Tunis, Tunisie
Ms. Mechtild Petritsch, Deputy Director, Multilateral Development, Federal Ministry of Foreign Affairs, Vienna, Austria
Ms. Conchita Poncini, President, IFUW, NGO Committee on the Status of Women, Geneva, Switzerland

Ms. Natasha Primo L., Project Manager, Women's Net, South African Non-Governmental Organisation Network, Johannesburg, South Africa
Ms. Anne Zammit, Consultante, Geneva, Switzerland
Mrs. Judith Oulton, International Council of Nurses